

the company. IFCI settled the account for an amount of Rs. 12 crore (including the fraud amount of Rs. 4.60 crore) with the company.

V. AVI Packaging Limited: Fraud reported in August 1998. Fraud amount: Rs. 30.00 Crore

IFCI filed an FIR with the police. The promoters were arrested and the criminal case is pending in the court. IFCI recovered Rs. 14 crore lying in the no lien account of the company.

Loans to risky areas by banks

†293. DR. MURLI MANOHAR JOSHI:
SHRI RAM JETHMALANI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that public sector banks of the country have given more loans to risky areas during the year, 2005-06 as compared to the previous year;

(b) if so, to what extent its percentage is more and whether such risky areas have been identified;

(c) if so, the details thereof; and

(d) the percentage of loan out of the total loans given to each sector by these public sector banks during the said year?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (d) Exposure of banks to the Capital Market and Real Estate sectors are generally identified as exposure to sensitive areas. The exposure of Public Sector Banks to the Capital Market increased from 1.23% of total advances as at the end of March, 2005 to 1.26% of the total advances as at the end of March, 2006. However, exposure to the Real Estate sector of these banks increased from 2.59% of total advances to 14.65% of total advances during the same period, essentially due to inclusion of loans secured by residential mortgage in the definition of Real Estate sector since June, 2005. Thus this figure is not comparable with the figure of March, 2005.

The Bank-wise data of public sector banks regarding Capital Market exposure, Real Estate exposure and their percentage to total loan and advances pertaining to domestic operations of the banks, are given in the Statement.

†Original notice of the question was received in Hindi.

Statement

Total Exposure to Capital Market and Real Estate Sectors of Public Sector Banks (Position as at end March)

(Amount in Rs. Crore)

Sl. No.	Banks	Total Exposure to Capital Market		Total Exposure to Real Estate Sector		Capital Market Exposures as percent to Total advances		Total Exposure to Real Estate Sector as a Percentage to Total Advances		Total Exposure to Real Estate Sector and Capital Market as a Percentage to Total Advances	
		March 2005	March 2006	March 2005	March 2006	March 2005	March 2006	March 2005	March 2006	March 2005	March 2006
1	2	3	4	5	6	7	8	9	10	11	12
1.	Allahabad Bank	246	363	167	4086	1.11	1.21	0.75	13.59	1.86	14.80
2.	Andhra Bank	282	150	209	2756	1.57	0.67	1.17	12.26	2.74	12.93
3.	Bank of Baroda	591	600	282	7020	1.57	1.16	0.75	13.58	2.32	14.74
4.	Bank of India	1057	1277	2395	8496	2.38	2.36	5.39	15.73	7.77	18.09
5.	Bank of Maharashtra	76	121	56	3061	0.55	0.71	0.41	17.92	0.96	18.63
6.	Canara Bank	249	1043	204	11487	0.41	1.31	0.34	14.41	0.75	15.71
7.	Central Bank of India	308	428	45	4019	1.07	1.13	0.16	10.63	1.23	11.76
8.	Corporation Bank	77	370	707	6471	0.41	1.51	3.73	26.50	4.14	28.01
9.	Dena Bank	26	167	393	1796	0.22	1.15	3.31	12.36	3.53	13.51
10.	IDBI Ltd	2103	1478	115	10053	6.17	2.77	0.34	18.82	6.51	21.59

	1	2	3	4	5	6	7	8	9	10	11	12
11. Indian Bank			168	221	605	4316	0.84	1.02	3.39	19.95	4.33	20.98
12. India Overseas Bank			410	356	1106	4496	1.67	1.05	4.51	13.34	6.18	14.39
13. Oriental Bank of Commerce			296	625	671	3689	1.08	1.76	2.44	10.32	3.52	12.08
14. Punjab and Sind Bank			74	47	194	1856	1.06	0.48	2.78	18.94	3.84	19.42
15. Punjab National Bank			596	1182	3739	12222	0.95	1.55	5.96	15.98	6.91	17.52
16. Syndicate Bank			79	265	246	5268	0.32	0.80	1.01	15.84	1.33	16.64
17. UCO Bank			158	303	986	4707	0.59	0.85	3.70	13.24	4.29	14.10
18. Union Bank of India			498	693	2056	8121	1.21	1.27	5.00	14.86	6.21	16.13
19. United Bank of India			103	173	106	3217	0.87	1.08	0.89	20.16	1.76	21.24
20. Vijaya Bank			215	247	422	5504	1.47	1.45	2.88	32.26	4.35	33.71
21. State Bank of Bikaner and Jaipur			95	139	279	432	0.77	0.86	2.28	2.69	3.05	3.55
22. State Bank of Hyderabad			203	296	26	3310	1.27	1.40	0.16	15.66	1.43	17.06
23. State Bank of India			1692	2339	5621	32721	0.92	0.97	3.04	13.61	3.96	14.58
24. State Bank of Indore			85	107	262	1481	0.92	0.89	2.83	12.32	3.75	13.21
25. State Bank of Mysore			74	120	79	1290	0.81	1.00	0.87	10.69	1.68	11.69
26. State Bank of Patiala			96	173	37	998	0.61	0.77	0.24	4.44	0.85	5.20
27. State Bank of Saurashtra			105	102	10	515	1.54	1.20	0.15	6.05	1.69	7.25
28. State Bank of Travancore			50	98	228	3536	0.33	0.51	1.50	18.42	1.83	18.93
TOTAL:			10012	13487	21247	156903	1.23	1.26	2.59	14.65	3.82	15.91

Source: Statistical Tables Related to Banks and off-site returns.

Note: Total advances represent gross domestic advances